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## Club Select Liquor Liability for Non Profit Private, Fraternal or Social Clubs

### *Claim Examples*

- ▶ Three club members attended a dance at a local fraternal club where they consumed alcohol. One hour after leaving the dance they were involved in an accident where one passenger sustained a traumatic head injury. He was in a coma for two months with over \$350,000 in medical bills. ***The passenger sued the club for serving an intoxicated person. The claim settled for the full policy limits of \$500,000.***
- ▶ A club was hosting a private reception for members and their guests. An underage guest presented a fake ID and was served alcohol. The intoxicated minor left the establishment and fatally injured an innocent victim. ***The family of the deceased sued the club for serving a minor. The claim settled for \$890,000.***
- ▶ ***A patron was punched and kicked by a member causing numerous injuries. The victim claimed the assault occurred because the member was intoxicated.*** The club was sued for the negligent serving of alcohol. The claim settled for \$190,000.